

# Exhibit B

Experian  
NCAC  
PO Box 9556  
Allen TX 75013

March 15, 2009

Dear Experian,

Attached is a copy of my credit report from TransUnion. I had already received a free copy from your agency, but that was a while ago, so I decided to include a most recent copy from one of the other credit bureaus. I assume the information will be consistent between the three reports. I hope it doesn't present any problems as I am really trying hard to eventually restore my credit. This has been a long and difficult ride.

**1<sup>st</sup> Item: Public Records. Civil Court of the City - Docket #: CV07984207.**


This judgment was vacated and dismissed. Please see the included copy of the court document verifying this action. I would greatly appreciate you removing this item from my credit report, as soon as you make this verification.

**2<sup>nd</sup> Item: Adverse Accounts:**

- A. Asset Acceptance LLC # [REDACTED]** I am disputing the validity of this collection action. I do not owe this debt. This is so frustrating; as I am positive ATT was paid off well before sending me to collections. And there it is on my credit report. Unfortunately, I cannot prove my payment in full, as it was so long ago.
- B. WASHMTL/PROV # [REDACTED]** I have satisfied payment on this account. I may not be right, but I also understood that they intended to release my account of liability. If so, I would greatly appreciate you removing this item from my credit report or adjusting it to read account paid/satisfied. Included is a copy of the resolution of this account.

I appreciate your consideration in these matters.

Sincerely,



Kerry Alan Skarbakka

[REDACTED]  
Pittsburgh, PA [REDACTED]

Ph [REDACTED]

SSN# [REDACTED]

## Civil Court of the City of New York

County of Kings  
Part

Index Number

Motion Cal. #

79842/2007  
5 Motion Seq. #

## DECISION/ORDER

Recitation, as required by CPLR §2219 (a), of the papers considered in the review of this Motion:

## Papers

## Numbered

Notice of Motion and Affidavits Annexed.....

Order to Show Cause and Affidavits Annexed.....

Answering Affidavits .....

Replying Affidavits.....

Exhibits .....

Other.....

1-2Erin Capital Management, LLC

Claimant(s)/Plaintiff(s)/Petitioner(s)

against

Korry Skarbakka

Defendant(s)/Respondent(s)

Upon the foregoing cited papers, the Decision/Order on this Motion to Vacate judgmentand dismiss complaint

is as follows:

defendant's motion to vacate 10/1/07  
judgment and dismiss the  
complaint is granted upon  
default, no appearance by  
plaintiff. Plaintiff is ordered  
to vacate all income  
executions and bank restraints  
and return all monies and  
assets collected in enforcement  
of the judgment.

10/2/08

Date

Thl

Judge, Civil Court

HON. RICHARD VELASQUEZ